

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

Krystal H. Giordano**Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

NONE

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Krystal H. Giordano

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

9/15/2005

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ DAVID A. AST9/15/2005

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

☐ Yes, and exhibit C is attached and made a part of this petition.
☒ No

Signature of AttorneyX /s/ DAVID A. AST

Signature of Attorney for Debtor(s)

DAVID A. AST DA6948

Printed Name of Attorney for Debtor(s)

WAHL & AST, P.C.

Firm Name

P.O. Box 1309

Address

222 Ridgedale AvenueMorristown NJ 07962-1309973-984-1300

Telephone Number

9/15/2005

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

 Printed Name of Bankruptcy Petition Preparer

 Social Security Number

 Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

 Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

 Printed Name of Authorized Individual

 Title of Authorized Individual

 Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

In re **Krystal H. Giordano**

/ Debtor

Case No. _____

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
	Husband--H Wife--W Joint--J Community--C		
<i>None</i>			<i>None</i>
		TOTAL \$ (Report also on Summary of Schedules.)	0.00

No continuation sheets attached

In re **Krystal H. Giordano**

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<i>Cash on hand</i> <i>Location: In debtor's possession</i>		\$ 100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>Checking, First Choice Credit Union</i> <i>West Palm Beach, FL</i> <i>Location: In debtor's possession</i>		\$ 100.00
		<i>Savings, Valley National Bank</i> <i>Parsippany, NJ</i> <i>Location: In debtor's possession</i>		\$ 100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<i>Misc books</i> <i>Location: In debtor's possession</i>		\$ 10.00
6. Wearing apparel.		<i>Clothing & personal effects</i> <i>Location: In debtor's possession</i>		\$ 500.00
7. Furs and jewelry.		<i>Misc jewelry</i> <i>Location: In debtor's possession</i>		\$ 2,000.00
8. Firearms and sports, photographic, and other hobby equipment.		<i>Bowling ball</i> <i>Location: In debtor's possession</i>		\$ 10.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In re Krystal H. Giordano

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	<div> <div> Husband--H Wife--W Joint--J Community--C </div> <div> Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption </div> </div>
10. Annuities. Itemize and name each issuer.	X		
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X		
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% shares of VCS IV, Inc. Title held for Kenneth Bailyson Location: In debtor's possession	\$ 1,000.00
13. Interests in partnerships or joint ventures. Itemize.	X		
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X		
15. Accounts Receivable.	X		
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Child support arrears Not collectable Location: In debtor's possession	Unknown
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X		
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X		
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
21. Patents, copyrights, and other intellectual property. Give particulars.	X		
22. Licenses, franchises, and other general intangibles. Give particulars.	X		
23. Automobiles, trucks, trailers and other vehicles.		2003 Ford Mustang 1/2 interest Location: In debtor's possession	\$ 6,000.00

In re Krystal H. Giordano

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	<div style="border: 1px solid black; padding: 2px; display: inline-block;"> Husband--H Wife--W Joint--J Community--C </div> Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
24. Boats, motors, and accessories.	X		
25. Aircraft and accessories.	X		
26. Office equipment, furnishings, and supplies.	X		
27. Machinery, fixtures, equipment and supplies used in business.	X		
28. Inventory.	X		
29. Animals.		<i>Pet dogs</i> <i>Location: In debtor's possession</i>	\$ 1,000.00
30. Crops - growing or harvested. Give particulars.	X		
31. Farming equipment and implements.	X		
32. Farm supplies, chemicals, and feed.	X		
33. Other personal property of any kind not already listed. Itemize.	X		
		Total ➡	\$ 10,820.00

In re Krystal H. Giordano / DebtorCase No. _____
(if known)**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☐ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
<i>Cash on hand</i>	<i>11 U.S.C. § 522 (d) (5)</i>	<i>\$ 100.00</i>	<i>\$ 100.00</i>
<i>Checking, First Choice Credit Union</i>	<i>11 U.S.C. § 522 (d) (5)</i>	<i>\$ 100.00</i>	<i>\$ 100.00</i>
<i>Savings, Valley National Bank</i>	<i>11 U.S.C. § 522 (d) (5)</i>	<i>\$ 100.00</i>	<i>\$ 100.00</i>
<i>Misc books</i>	<i>11 USC 522 (d) (3)</i>	<i>\$ 10.00</i>	<i>\$ 10.00</i>
<i>Clothing & personal effects</i>	<i>11 USC 522 (d) (3)</i>	<i>\$ 500.00</i>	<i>\$ 500.00</i>
<i>Misc jewelry</i>	<i>11 USC 522 (d) (4)</i> <i>11 USC 522 (d) (5)</i>	<i>\$ 1,225.00</i> <i>\$ 775.00</i>	<i>\$ 2,000.00</i>
<i>Bowling ball</i>	<i>11 USC 522 (d) (3)</i>	<i>\$ 10.00</i>	<i>\$ 10.00</i>
<i>100% shares of VCS IV, Inc.</i>	<i>11 USC 522 (d) (5)</i>	<i>\$ 1,000.00</i>	<i>\$ 1,000.00</i>
<i>Child support arrears</i>	<i>11 USC 522 (d) (10) (D)</i>	<i>Unknown</i>	<i>Unknown</i>
<i>2003 Ford Mustang</i>	<i>11 USC 522 (d) (2)</i> <i>11 USC 522 (d) (5)</i>	<i>\$ 2,950.00</i> <i>\$ 1,550.00</i>	<i>\$ 6,000.00</i>
<i>Pet dogs</i>	<i>11 USC 522 (d) (3)</i>	<i>\$ 1,000.00</i>	<i>\$ 1,000.00</i>

FORM B6D (12/03) West Group, Rochester, NY

In re Krystal H. Giordano / Debtor

Case No. _____
(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 		Value:					
Account No: 		Value:					
Account No: 		Value:					
Account No: 		Value:					
No continuation sheets attached <div style="text-align: right;"> Subtotal \$ 0.00 (Total of this page) Total \$ 0.00 (Use only on last page. Report total also on Summary of Schedules) </div>							

In re Krystal H. Giordano

/ Debtor

Case No. _____

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

FORM B6F (12/03) West Group, Rochester, NY

In re Krystal H. Giordano / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: Creditor # : 1 Adelphia Cable Attn: Credit Protections Asso 13355 Noel road Dallas TX 75240			Cable				\$ 243.00
Account No: Creditor # : 2 Allied Surgical 261 James Street Suite 2G Morristown NJ 07960-6348			Medical Bill				\$ 703.00
Account No: Creditor # : 3 Arrow Financial Service 7301 N Lincoln Ave. Lincolnwood IL 60712							\$ 758.00
Account No: Creditor # : 4 Asset Acceptance, LLC PO Box 2036 Warren MI 48090-2036			Credit Card/Line of Credit				\$ 842.00

6 continuation sheets attached

Subtotal \$ (Total of this page)	2,546.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Krystal H. Giordano / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: Creditor # : 5 Asset Acceptance, LLC PO Box 2036 Warren MI 48090-2036						\$ 758.00
Account No: Creditor # : 6 Atlantic Health Systems PO Box 35610 Newark NJ 07193-5610		Medical Bill				\$ 169.00
Account No: Creditor # : 7 Bellsouth SE Florida Attn: CBCS 236 E Town Street Colombus OH 43215		Telephone				\$ 448.00
Account No: Creditor # : 8 Bethesda Memorial Hosital 3800 South Congress Ave Suite 7 Boynton Beach FL 33426-8424		Medical Bill				\$ 92.00
Account No: Creditor # : 9 Brandon Regional Hospital Attn Attention LLC 220 N A Sunset Sherman TX 75092		Medical Bill				\$ 353.00
Account No: Representing: Brandon Regional Hospital		West Aset Management PO Box 672047 Marietta GA 30006				

Sheet No. 1 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	1,820.00
(Total of this page)	
Total \$	
(Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Krystal H. Giordano / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:						\$ 2,722.00
Creditor # : 10 Capital One 11013 W Broad Street Glen Allen VA 23060		Credit Card/Line of Credit				
Account No:						\$ 100.00
Creditor # : 11 Crafts Stuff 9000 Burma Road Suite 105 Palm Beach Gard FL 33403						
Account No:						\$ 94.00
Creditor # : 12 Delray Medical Center Attn: Central Financial Cont PO Box 14095 Orange CA 92863		Medical Bill				
Account No:						\$ 65.00
Creditor # : 13 Delray Physicain Care Attn: IC Systems PO Box 64378 Saint Paul MN 55164		Medical Bill				
Account No:						\$ 64.00
Creditor # : 14 Eckerd Drugs PO Box 4689 Clearwater FL 33758						
Account No:						\$ 12.00
Creditor # : 15 Emergency Medical Assoc Attn: B&B Collections PO Box 2137 Toms River NJ 08754-2137		Medical Bill				

Sheet No. 2 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	3,057.00
(Total of this page)	
Total \$	
(Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Krystal H. Giordano / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:						<i>Unknown</i>
Creditor # : 16 Focus Financial PO Box 340 Boynton Beach FL 33425		Medical Bill				
Account No:					X	\$ 1,974.00
Creditor # : 17 Ford Motor Credit PO Box 542000 Omaha NE 68154		Deficiency Claim				
Account No:						\$ 91.00
Creditor # : 18 Immediate Care Psych Center 28A Hill Road Parsippany NJ 07054		Medical Bill				
Account No:						
Representing: Immediate Care Psych Center		Transworld Systems, Inc. Raritan Plaza II #A 23 Edison NJ 08837				
Account No:						\$ 3,113.00
Creditor # : 19 JFK Medical Center Attn: Attention LLC 220 N A Sunset Sherman TX 75092		Medical Bill				
Account No:						\$ 69.00
Creditor # : 20 K-Mart Attn: Americas Recovery Netwk PO Box 120643 Covington KY 41012						

Sheet No. 3 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	5,247.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Krystal H. Giordano / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:						
Creditor # : 21 Marcus, Dr Alan J. Attn: International Collectio 255 S Tamiani Tr Nokomis FL 34275		Medical Bill			X	\$ 413.00
Account No:						
Creditor # : 22 MedlAnimal Emergency Clinic Attn: Marlin Integrated Cap PO Box 8529 Philadelphia PA 19101					X	Unknown
Account No:						
Creditor # : 23 Medclr Inc PO Box 8547 Philadelphia PA 19101		Medical Bill				\$ 291.00
Account No:						
Creditor # : 24 MediE MEEd LLP Boca Raton Attn CMRE Financial 3350 E Birch St Suite 200 Brea CA 92821		Medical Bill				\$ 159.00
Account No:						
Creditor # : 25 Morristown Memorial Hospital Attn: Certified Credit PO Box 336 Raritan NJ 08869		Medical Bill				\$ 710.00
Account No:						
Creditor # : 26 Morristown Pathology Assoc PO Box 190 Convent Station NJ 07961		Medical Bill				\$ 17.00

Sheet No. 4 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	1,590.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Krystal H. Giordano / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:						\$ 144.00
Creditor # : 27 Northwest Radiology Assoc 41 Pine St Suite 102 Rockaway NJ 07866		Medical Bill				
Account No:						\$ 22.00
Creditor # : 28 Saint Clare's Health System P.O. Box 35577 Newark NJ 07193-5577		Medical Bill				
Account No:						\$ 57.00
Creditor # : 29 Sterling Emergency Srvs PO Box 863481 Orlando FL 32886-3481		Medical Bill				
Account No:						\$ 61.00
Creditor # : 30 United Compucred Collection 4190 Harrison Ave Cincinnati OH 45211						
Account No:						\$ 326.00
Creditor # : 31 Wachovia PO Box 13765 Roanoke VA 24037		Credit Card/Line of Credit				
Account No:						\$ 50.00
Creditor # : 32 Wellington Regional Med Center Attn: Focus Financial Serv PO Box 340 Boynton Beach FL 33425		Medical Bill				

Sheet No. 5 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	660.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Krystal H. Giordano / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:						\$ 84.00
Creditor # : 33 West Boca Medical Center Attn: Central Financial Cont PO Box 14059 Orange CA 92863		Medical Bill				
Account No:						\$ 170.00
Creditor # : 34 West Palm Beach Family Doctors 8190 Okeechobee Blvd 101 West Palm Beach FL 33411		Medical Bill				
Account No:						
Representing: West Palm Beach Family Doctors		IC Systems PO Box 64378 St Paul MN 55164				
Account No:						\$ 65.00
Creditor # : 35 Womens Healthcare Assoc Attn: Focus Financial Service PO Box 340 Boynton Beach FL 33425		Medical Bill				
Account No:						
Account No:						

Sheet No. 6 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	319.00
Total \$ (Report total also on Summary of Schedules)	15,239.00

In re Krystal H. Giordano

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Krystal H. Giordano / DebtorCase No. _____
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re **Krystal H. Giordano**

/ Debtor

Case No. _____

(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP Daughter	AGE 19
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Office Manager	
Name of Employer	Kenneth I Bailynson & Assoc	
How Long Employed	1 year	
Address of Employer	295 Route 46 Fairfield NJ 07004	
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 1,300.00	\$ 0.00
Estimated Monthly Overtime	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 1,300.00	\$ 0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 214.50	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 214.50	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,085.50	\$ 0.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from Real Property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social Security or other government assistance		
Specify:	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income		
Specify:	\$ 0.00	\$ 0.00
TOTAL MONTHLY INCOME	\$ 1,085.50	\$ 0.00
TOTAL COMBINED MONTHLY INCOME \$ 1,085.50		
(Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Krystal H. Giordano / DebtorCase No. _____
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	500.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	0.00
Water and sewer	\$	0.00
Telephone	\$	75.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	25.00
Food	\$	200.00
Clothing	\$	25.00
Laundry and dry cleaning	\$	25.00
Medical and dental expenses	\$	40.00
Transportation (not including car payments)	\$	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	10.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: Personal health care & misc	\$	100.00
Other:	\$	0.00
Other:	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	1,100.00

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In re *Krystal H. Giordano*

Case No.

Chapter 7

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 10,820.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 15,239.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 1,085.50
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,100.00
Total Number of Sheets in All Schedules ►		18			
Total Assets ►			\$ 10,820.00		
Total Liabilities ►				\$ 15,239.00	

In re **Krystal H. Giordano**

/ Debtor

Case No. _____

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 9/15/2005

Signature /s/ Krystal H. Giordano
Krystal H. Giordano

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re **Krystal H. Giordano**

Case No.
Chapter 7

_____/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date: \$7,200

Employment income & 1099 income

Last Year: \$11,494

Year before: Est. \$8,000

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Year to date: Est. \$3,200

Social Security disability for daughter

Last Year: Est. \$7,200

Year before: \$-0-

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**4. Suits and administrative proceedings, executions, garnishments and attachments.**

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**5. Repossessions, foreclosures and returns.**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**6. Assignments and receiverships.**

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**7. Gifts.**

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**9. Payments related to debt counseling or bankruptcy.**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT,</u> <u>NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR</u> <u>DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Payee: Wahl & Ast, PC</i> <i>Address:</i> <i>P.O. Box 1309</i> <i>222 Ridgedale Avenue</i> <i>Morristown, NJ 07962-1309</i>	<i>Date of Payment: 9/05</i> <i>Payor: employer, Kenneth I</i> <i>Bailnynson & Associates, PC</i>	<i>\$1,200 plus fiing fee</i>

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**11. Closed financial accounts.**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE**12. Safe deposit boxes.**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**13. Setoffs.**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**14. Property held for another person.**

List all property owned by another person that the debtor holds or controls.

<u>NAME AND ADDRESS OF OWNER</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>	<u>LOCATION OF PROPERTY</u>
<i>Owner: Kenneth Bailynson</i> <i>Address: 4 Larkspur Drive</i> <i>Parsippany, NJ</i>	<i>Description: 100% stock in</i> <i>VCS IV, Inc. a NJ Corporation</i> <i>Value:</i>	<i>295 Route 46 West</i> <i>Fairfield, NJ</i>

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESSNAME USEDDATES OF
OCCUPANCY*Debtor:**Name(s) : Debtor's**4/03 to**Address: 270 Baldwin Road, Apt
C-24**4/05**Parsippany, NJ***16. Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 9/15/2005

Signature /s/ Krystal H. Giordano
Krystal H. Giordano

Date _____

Signature _____

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**In re *Krystal H. Giordano*Case No.
Chapter 7

_____/ Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.****2. I intend to do the following with respect to the property of the estate which secures those consumer debts:****a. Property to Be Surrendered.**

Description of Property	Creditor's Name
<i>None</i>	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>None</i>				

Signature of Debtor(s)Date: 9/15/2005Debtor: /s/ Krystal H. GiordanoDate: 9/15/2005

Joint Debtor: _____

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re **Krystal H. Giordano**

Case No.
Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>1,200.00</u>
Prior to the filing of this statement I have received	\$	<u>1,200.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☐ Debtor ☒ Other (specify)
employer, Kenneth I Bailnynson & Associates, PC

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearing thereof;

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

e. [Other provisions as needed].

None

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

9/15/2005

Date

/s/ DAVID A. AST

Signature of Attorney

WAHL & AST, P.C.

Name of Law Firm

Adelphia Cable
Attn: Credit Protections Asso
13355 Noel road
Dallas, TX 75240

Allied Surgical
261 James Street
Suite 2G
Morristown, NJ 07960-6348

Arrow Financial Service
7301 N Lincoln Ave.
Lincolnwood, IL 60712

Asset Acceptance, LLC
PO Box 2036
Warren, MI 48090-2036

Atlantic Health Systems
PO Box 35610
Newark, NJ 07193-5610

Bellsouth SE Florida
Attn: CBCS
236 E Town Street
Colombus, OH 43215

Bethesda Memorial Hosital
3800 South Congress Ave
Suite 7
Boynton Beach, FL 33426-8424

Brandon Regional Hospital
Attn Attention LLC
220 N A Sunset
Sherman, TX 75092

Capital One
11013 W Broad Street
Glen Allen, VA 23060

Crafts Stuff
9000 Burma Road
Suite 105
Palm Beach Gard, FL 33403

Delray Medical Center
Attn: Central Financial Cont
PO Box 14095
Orange, CA 92863

Delray Physicain Care
Attn: IC Systems
PO Box 64378
Saint Paul, MN 55164

Eckerd Drugs
PO Box 4689
Clearwater, FL 33758

EMERGENCY MEDICAL ASSOC
Attn: B&B Collections
PO Box 2137
Toms River, NJ 08754-2137

Focus Financial
PO Box 340
Boynton Beach, FL 33425

FORD MOTOR CREDIT
PO Box 542000
Omaha, NE 68154

IC Systems
PO Box 64378
St Paul, MN 55164

Immediate Care Psych Center
28A Hill Road
Parsippany, NJ 07054

JFK Medical Center
Attn: Attention LLC
220 N A Sunset
Sherman, TX 75092

K-Mart
Attn: Americas Recovery Netwk
PO Box 120643
Covington, KY 41012

Marcus, Dr Alan J.
Attn: International Collectio
255 S Tamiani Tr
Nokomis, FL 34275

MedlAnimal Emergency Clinic
Attn: Marlin Integrated Cap
PO Box 8529
Philadelphia, PA 19101

Medclr Inc
PO Box 8547
Philadelphia, PA 19101

MediE MEd LLP Boca raton
Attn CMRE Financial
3350 E Birch St Suite 200
Brea, CA 92821

MORRISTOWN MEMORIAL HOS
Attn: Certified Credit
PO Box 336
Raritan, NJ 08869

MORRISTOWN PATHOLOGY AS
PO Box 190
Convent Station, NJ 07961

NORTHWEST RADIOLOGY ASS
41 Pine St Suite 102
Rockaway, NJ 07866

Saint Clare's Health System
P.O. Box 35577
Newark, NJ 07193-5577

Sterling Emergency Srvs
PO Box 863481
Orlando, FL 32886-3481

Transworld Systems, Inc.
Raritan Plaza II
#A 23
Edison, NJ 08837

United Compucred Collection
4190 Harrison Ave
Cincinnati, OH 45211

WACHOVIA
PO Box 13765
Roanoke, VA 24037

Wellington Regional Med Center
Attn: Focus Financial Serv
PO Box 340
Boynton Beach, FL 33425

West Aset Management
PO Box 672047
Marietta, GA 30006

West Boca Medical Center
Attn: Central Financial Cont
PO Box 14059
Orange, CA 92863

West Palm Beach Family Doctors
8190 Okeechobee Blvd 101
West Palm Beach, FL 33411

Womens Healthcare Assoc
Attn: Focus Financial Service
PO Box 340
Boynton Beach, FL 33425